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RULE 63 (37 C.F.R. 1.63) **DECLARATION AND POWER OF** RNEY FOR PATENT APPLICATI IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

As a below named inventor, I hereby declare that my residence, post office address and citizenship are as stated below next to my name, and I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the INVENTION ENTITLED Payment transaction Method and Payment Transaction System the specification of which (CHECK applicable BOX(ES)) is attached hereto. was filed on as U.S. Application No. XX was filed as PCT International Application No. PCT/CH 99 BOX(ES) 700503 · 25 October on and (if applicable to U.S. or PCT application) was amended on I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose all information known to me to be material to patentability as defined in 37 C.F.R. 1,56. I hereby claim foreign priority benefits under 35 U.S.C. 119/365 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate filed by me or my assignee disclosing the subject matter claimed in this application and having a filing date (1) before that of the application on which priority is claimed, or (2) if no priority claimed, before the filing date of this application: Date first Laid-**PRIOR FOREIGN APPLICATION(S) Date Patented Priority Claimed** <u>Number</u> Country Day/MONTH/Year Filed or Granted Yes No I hereby claim domestic priority benefit under 35 U.S.C. 119/120/365 of the indicated United States applications listed below and PCT international applications listed above or below and, if this is a continuation-in-part (CIP) application, insofar as the subject matter disclosed and claimed in this application is in addition to that disclosed in such prior applications, I acknowledge the duty to disclose all information known to me to be material to patentability as defined in 37 C.F.R. 1.56 which became available between the filing date of each such prior application and the national or PCT international filing date of this application: PRIOR U.S. PROVISIONAL, NONPROVISIONAL AND/OR PCT APPLICATION(S) **Priority Claimed Status** Application No. (series code/serial no.) Day/MONTH/Year Filed pending, abandoned, patented Yes <u>No</u> I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon. And I hereby appoint Pillsbury Madison & Sutro LLP, Intellectual Property Group, 1100 New York Avenue, N.W., Ninth Floor, East Tower, Washington, D.C. 20005-3918, telephone number (202) 861-3000 (to whom all communications are to be directed), and the below-named persons (of the same address) individually and collectively-my attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith and with the resulting patent, and I hereby authorize them to delete names/numbers below of persons no longer with their firm and to act and rely on instructions from and communicate directly with the person/assignee/attorney/firm/ organization who/which first sends/sent this case to them and by whom/which I hereby declare that I have consented after full disclosure to be represented unless/until I instruct the above Firm and/or a below attorney in writing to the contrary. 16773--Paul N. Kokulis Dale S. Lazar 28872__ Mark G. Paulson 30793 Michael R. Dzwonczyk 36787 Raymond F. Lippitt 17519~ Paul E. White, Jr. 32011 Stephen C. Glazier 31361 W. Patrick Bengtsson 32456 G. Lloyd Knight Carl G. Love 31542 17698 Glenn J. Perry 28458_ Paul F. McQuade Jack S. Barufka 37087 Kendrew H. Colton 30368_ 18781 Ruth N. Morduch 31044 Adam R. Hess 41835 Kevin E. Joyce 20508-G. Paul Edgell 24238_ Richard H. Zaitlen 27248 George M. Širilla 18224-Lynn E. Eccleston 35861_ Roger R. Wise 31204 Donald J. Bird 25323-Timothy J. Klima 34852 Jay M. Finkelstein 21082 Peter W. Gowdey David A. Jakopin 25872-32995 Anita M. Kirkpatrick 32<u>61</u>Z (1) INVENTOR'S SIGNATURE Date: Rudolf RITTER ndalle First Initial Family Name Residence 3052 Zollikofen Switzerland <u>Switzerland</u> City State/Foreign Country Country of Citizenship Post Office Address 3052 Zollikofen <u>Rossweidwea 8</u> (include Zip Code) (2) INVENTOR'S SIGNATURE: Date: 23.10.2000 PAUPER **First** Middle Initial Family Name Residence 3014 Bern <u>Switzerland</u> Switzerland City State/Foreign Country Country of Citizenship Post Office Address Schützenweg 3014 Bern

(FOR ADDITIONAL INVENTORS, check box To attach PAT 116-2 same information for each re signature, name, date, citizenship, residence and address.)